

**Fill in this information to identify your case:**

Debtor 1	<b>Sammy</b>		<b>Almendarez</b>
	First Name	Middle Name	Last Name
Debtor 2	<b>Dawn</b>	<b>Zavala</b>	<b>Almendarez</b>
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>WESTERN DISTRICT OF TEXAS</b>			
Case number (if known)	<b>17-50011G</b>		

☐ Check if this is an amended filing**Official Form 106Sum****Summary of Your Assets and Liabilities and Certain Statistical Information****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

**Part 1: Summarize Your Assets****Your assets**  
Value of what you own**1. Schedule A/B: Property (Official Form 106A/B)**

1a. Copy line 55, Total real estate, from Schedule A/B.....	<b>\$178,400.00</b>
1b. Copy line 62, Total personal property, from Schedule A/B.....	<b>\$42,902.00</b>
1c. Copy line 63, Total of all property on Schedule A/B.....	<b>\$221,302.00</b>

**Part 2: Summarize Your Liabilities****Your liabilities**  
Amount you owe**2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)**

2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D.....	<b>\$166,987.00</b>
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**3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)**

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	<b>\$2,600.00</b>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....	<b>\$30,366.00</b>
	<b>+</b>

**Your total liabilities****\$199,953.00****Part 3: Summarize Your Income and Expenses****4. Schedule I: Your Income (Official Form 106I)**

Copy your combined monthly income from line 12 of Schedule I.....	<b>\$4,823.85</b>
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**5. Schedule J: Your Expenses (Official Form 106J)**

Copy your monthly expenses from line 22c of Schedule J.....	<b>\$3,648.85</b>
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**Part 4: Answer These Questions for Administrative and Statistical Records**

**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  
☒ Yes

**7. What kind of debt do you have?**

- ☒ **Your debts are primarily consumer debts.** Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.  
☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

**8. From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

**\$5,494.02**

**9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

**Total claim**

From Part 4 on Schedule E/F, copy the following:

9a. Domestic support obligations. (Copy line 6a.)	<u>\$0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	<u>\$0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	<u>\$0.00</u>
9d. Student loans. (Copy line 6f.)	<u>\$0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	<u>\$0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	<u>+ \$0.00</u>
9g. <b>Total.</b> Add lines 9a through 9f.	<u><b>\$0.00</b></u>

**Fill in this information to identify your case and this filing:**

Debtor 1	<u>Sammy</u>	<u>Almendarez</u>	
	First Name	Middle Name Last Name	
Debtor 2	<u>Dawn</u>	<u>Zavala</u>	<u>Almendarez</u>
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF TEXAS</u>			
Case number	<u>17-50011G</u>		
(if known)			

☐ Check if this is an amended filing**Official Form 106A/B****Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In****1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- ☐ No. Go to Part 2.  
☒ Yes. Where is the property?

1.1.

**5119 Duke Field**

Street address, if available, or other description

San Antonio TX 78227  
City State ZIP Code

Bexar  
County

**What is the property?**

Check all that apply.

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other

**Who has an interest in the property?**

Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local  
property identification number:

Do not deduct secured claims or exemptions. Put the  
amount of any secured claims on *Schedule D:*  
*Creditors Who Have Claims Secured by Property.*

**Current value of the  
entire property?**\$178,400.00**Current value of the  
portion you own?**\$178,400.00

Describe the nature of your ownership  
interest (such as fee simple, tenancy by the  
entireties, or a life estate), if known.

**Homestead**

☒ Check if this is community property  
(see instructions)

**2. Add the dollar value of the portion you own for all of your entries from Part 1, including any  
entries for pages you have attached for Part 1. Write that number here.....****\$178,400.00****Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles  
you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases.*

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

- ☐ No  
☒ Yes

Debtor 1 **Sammy** **Almendarez** Case number (if known) **17-50011G**  
First Name Middle Name Last Name

3.1. **Who has an interest in the property?** Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.  
Make: **Mitsubishi** Check one.  
Model: **Galant** ☐ Debtor 1 only  
Year: **2012** ☐ Debtor 2 only  
Approximate mileage: **56,000** ☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
Current value of the entire property? **\$8,287.00**  
Current value of the portion you own? **\$8,287.00**  
Other information:  
**2012 Mitsubishi Galant (approx. 56000 miles)** ☒ Check if this is community property (see instructions)

3.2. **Who has an interest in the property?** Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.  
Make: **Mitsubishi** Check one.  
Model: **Galant** ☐ Debtor 1 only  
Year: **2009** ☐ Debtor 2 only  
Approximate mileage: **120,000** ☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
Current value of the entire property? **\$5,700.00**  
Current value of the portion you own? **\$5,700.00**  
Other information:  
**2009 Mitsubishi Galant (approx. 120000 miles)** ☒ Check if this is community property (see instructions)

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**  
*Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*  
☒ No  
☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here..... **\$13,987.00**

### Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?  
Do not deduct secured claims or exemptions.

6. **Household goods and furnishings**  
*Examples: Major appliances, furniture, linens, china, kitchenware*  
☐ No  
☒ Yes. Describe..... **Household goods** **\$3,000.00**

7. **Electronics**  
*Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games*  
☐ No  
☒ Yes. Describe..... **Electronics** **\$3,500.00**

8. **Collectibles of value**  
*Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles*  
☒ No  
☐ Yes. Describe.....

9. **Equipment for sports and hobbies**  
*Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments*  
☒ No  
☐ Yes. Describe.....

10. **Firearms**  
*Examples: Pistols, rifles, shotguns, ammunition, and related equipment*  
☒ No  
☐ Yes. Describe.....

**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe..... **Clothing**

**\$1,500.00**

**12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe..... **Jewelry**

**\$2,000.00**

**13. Non-farm animals**

Examples: Dogs, cats, birds, horses

☒ No

☐ Yes. Describe.....

**14. Any other personal and household items you did not already list, including any health aids you did not list**

☒ No

☐ Yes. Give specific information.....

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here.....**

**\$10,000.00**

**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?  
Do not deduct secured claims or exemptions.

**16. Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes..... Cash: .....

**\$100.00**

**17. Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes.....

Institution name:

17.1. Checking account:	<b>Bank of America</b>	<b>\$5.00</b>
17.2. Checking account:	<b>Wells Fargo</b>	<b>\$0.00</b>
17.3. Savings account:	<b>Bank of America</b>	<b>\$0.00</b>
17.4. Savings account:	<b>Wells Fargo</b>	<b>\$10.00</b>

**18. Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes..... Institution or issuer name:

19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

- ☒ No  
☐ Yes. Give specific information about them..... Name of entity: % of ownership:

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.  
*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

- ☒ No  
☐ Yes. Give specific information about them..... Issuer name:

21. **Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- ☐ No  
☒ Yes. List each account separately. Type of account: Institution name:

401(k) or similar plan: **401K through work - debtor** **\$15,800.00**

22. **Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company  
*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- ☒ No  
☐ Yes..... Institution name or individual:

23. **Annuities** (A contract for a specific periodic payment of money to you, either for life or for a number of years)

- ☒ No  
☐ Yes..... Issuer name and description:

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- ☒ No  
☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

- ☒ No  
☐ Yes. Give specific information about them \_\_\_\_\_

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property;**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

- ☒ No  
☐ Yes. Give specific information about them \_\_\_\_\_

27. **Licenses, franchises, and other general intangibles**

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☒ No  
☐ Yes. Give specific information about them \_\_\_\_\_

Debtor 1 **Sammy** **Almendarez**  
First Name Middle Name Last Name

Case number (if known) **17-50011G**

Money or property owed to you?

Current value of the  
portion you own?  
Do not deduct secured  
claims or exemptions.

**28. Tax refunds owed to you**

☐ No

☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....  
**Federal: Estimated 2016 tax refund. Amt: \$3,000.00**

Federal: **\$3,000.00**

State: **\$0.00**

Local: **\$0.00**

**29. Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information

Alimony: **\$0.00**

Maintenance: **\$0.00**

Support: **\$0.00**

Divorce settlement: **\$0.00**

Property settlement: **\$0.00**

**30. Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No

☐ Yes. Give specific information

**31. Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☐ No

☒ Yes. Name the insurance company of each policy and list its value.....

Company name:

Beneficiary:

Surrender or refund value:

**Term policy through work - debtor**

**Spouse**

**\$0.00**

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

☒ No

☐ Yes. Give specific information

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No

☐ Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☒ No

☐ Yes. Describe each claim.....

**35. Any financial assets you did not already list**

☒ No

☐ Yes. Give specific information

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

**\$18,915.00**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

37. Do you own or have any legal or equitable interest in any business-related property?

- ☒ No. Go to Part 6.  
☐ Yes. Go to line 38.

Current value of the  
portion you own?  
Do not deduct secured  
claims or exemptions.

38. Accounts receivable or commissions you already earned

- ☒ No.  
☐ Yes. Describe..

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones,  
desks, chairs, electronic devices

- ☒ No  
☐ Yes. Describe..

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

- ☒ No  
☐ Yes. Describe..

41. Inventory

- ☒ No  
☐ Yes. Describe..

42. Interests in partnerships or joint ventures

- ☒ No  
☐ Yes. Describe..... Name of entity: % of ownership:

43. Customer lists, mailing lists, or other compilations

- ☒ No  
☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?  
☐ No  
☐ Yes. Describe.....

44. Any business-related property you did not already list

- ☒ No  
☐ Yes. Give specific information.

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have  
attached for Part 5. Write that number here.....

\$0.00

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.  
☐ Yes. Go to line 47.

Current value of the  
portion you own?  
Do not deduct secured  
claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

- ☒ No  
☐ Yes....

\_\_\_\_\_

48. Crops--either growing or harvested

- ☒ No  
☐ Yes. Give specific  
information.....

\_\_\_\_\_

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

- ☒ No  
☐ Yes....

\_\_\_\_\_

50. Farm and fishing supplies, chemicals, and feed

- ☒ No  
☐ Yes....

\_\_\_\_\_

51. Any farm- and commercial fishing-related property you did not already list

- ☒ No  
☐ Yes. Give specific  
information.....

\_\_\_\_\_

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have  
attached for Part 6. Write that number here.....

→ **\$0.00**

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No  
☐ Yes. Give specific information.

54. Add the dollar value of all of your entries from Part 7. Write that number here.....

→ **\$0.00**

Debtor 1 **Sammy** **Almendarez** Case number (if known) **17-50011G**  
First Name Middle Name Last Name

**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2..... → **\$178,400.00**

56. Part 2: Total vehicles, line 5 **\$13,987.00**

57. Part 3: Total personal and household items, line 15 **\$10,000.00**

58. Part 4: Total financial assets, line 36 **\$18,915.00**

59. Part 5: Total business-related property, line 45 **\$0.00**

60. Part 6: Total farm- and fishing-related property, line 52 **\$0.00**

61. Part 7: Total other property not listed, line 54 + **\$0.00**

62. Total personal property. Add lines 56 through 61..... **\$42,902.00** Copy personal property total → + **\$42,902.00**

63. Total of all property on Schedule A/B. Add line 55 + line 62..... **\$221,302.00**

**Fill in this information to identify your case:**

Debtor 1	<b>Sammy</b>		<b>Almendarez</b>
	First Name	Middle Name	Last Name
Debtor 2	<b>Dawn</b>	<b>Zavala</b>	<b>Almendarez</b>
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>WESTERN DISTRICT OF TEXAS</b>			
Case number (if known)	<b>17-50011G</b>		

☐ Check if this is an amended filing

**Official Form 106C****Schedule C: The Property You Claim as Exempt****04/16**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

1. Which set of exemptions are you claiming? *Check one only, even if your spouse is filing with you.*

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own  <i>Copy the value from Schedule A/B</i>	Amount of the exemption you claim  <i>Check only one box for each exemption</i>	Specific laws that allow exemption
Brief description: <b>5119 Duke Field</b>  Line from <i>Schedule A/B</i> : <u>1.1</u>	<u>\$178,400.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-.002
Brief description: <b>2012 Mitsubishi Galant (approx. 56000 miles)</b>  Line from <i>Schedule A/B</i> : <u>3.1</u>	<u>\$8,287.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No  
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
☐ No  
☐ Yes

**Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption	Specific laws that allow exemption
Brief description: <b>2009 Mitsubishi Galant (approx. 120000 miles)</b> Line from Schedule A/B: <u>3.2</u>	<u>\$5,700.00</u>	<input type="checkbox"/> <u>                    </u> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)
Brief description: <b>Household goods</b> Line from Schedule A/B: <u>6</u>	<u>\$3,000.00</u>	<input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Brief description: <b>Electronics</b> Line from Schedule A/B: <u>7</u>	<u>\$3,500.00</u>	<input checked="" type="checkbox"/> <u>\$3,500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Brief description: <b>Clothing</b> Line from Schedule A/B: <u>11</u>	<u>\$1,500.00</u>	<input checked="" type="checkbox"/> <u>\$1,500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(5)
Brief description: <b>Jewelry</b> Line from Schedule A/B: <u>12</u>	<u>\$2,000.00</u>	<input checked="" type="checkbox"/> <u>\$2,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(6)
Brief description: <b>401K through work - debtor</b> Line from Schedule A/B: <u>21</u>	<u>\$15,800.00</u>	<input type="checkbox"/> <u>                    </u> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code § 42.0021
Brief description: <b>Term policy through work - debtor</b> Line from Schedule A/B: <u>31</u>	<u>\$0.00</u>	<input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Ins. Code §§ 1108.001, 1108.051

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION**

IN RE: **Sammy Almendarez  
Dawn Zavala Almendarez**

CASE NO **17-50011G**

CHAPTER **13**

**SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)**

**Exemption Totals by Category:**

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
1.	Real property	\$178,400.00	\$114,828.00	\$63,572.00	\$63,572.00	\$0.00
3.	Motor vehicles (cars, etc.)	\$13,987.00	\$30,408.00	\$0.00	\$0.00	\$0.00
4.	Water/Aircraft, Motor Homes, Rec. veh. and access.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6.	Household goods and furnishings	\$3,000.00	\$3,315.00	\$0.00	\$0.00	\$0.00
7.	Electronics	\$3,500.00	\$0.00	\$3,500.00	\$3,500.00	\$0.00
8.	Collectibles of value	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9.	Equipment for sports and hobbies	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10.	Firearms	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11.	Clothes	\$1,500.00	\$0.00	\$1,500.00	\$1,500.00	\$0.00
12.	Jewelry	\$2,000.00	\$0.00	\$2,000.00	\$2,000.00	\$0.00
13.	Non-farm animals	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
14.	Unlisted pers. and household items- incl. health aids	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
16.	Cash	\$100.00	\$0.00	\$100.00	\$0.00	\$100.00
17.	Deposits of money	\$15.00	\$0.00	\$15.00	\$0.00	\$15.00
18.	Bonds, mutual funds or publicly traded stocks	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
19.	Non-pub. traded stock and int. in businesses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
20.	Govt. and corp. bonds and other instruments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
21.	Retirement or pension accounts	\$15,800.00	\$0.00	\$15,800.00	\$15,800.00	\$0.00
22.	Security deposits and prepayments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
23.	Annuities	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
24.	Interests in an education IRA	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
25.	Trusts, equit. or future int. (not in line 1)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
26.	Patents, copyrights, and other intellectual prop.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
27.	Licenses, franchises, other general intangibles	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
28.	Tax refunds owed to you	\$3,000.00	\$0.00	\$3,000.00	\$0.00	\$3,000.00

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION**

IN RE: **Sammy Almendarez  
Dawn Zavala Almendarez**

CASE NO **17-50011G**

CHAPTER **13**

**SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)**

*Continuation Sheet # 1*

**Exemption Totals by Category:**

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
29.	Family support	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
30.	Other amounts someone owes you	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
31.	Interests in insurance policies	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
32.	Any int. in prop. due you from someone who has died	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
33.	Claims vs. third parties, even if no demand	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
34.	Other contin. and unliq. claims of every nature	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
35.	Any financial assets you did not already list	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
38.	Accounts rec. or commissions you already earned	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
39.	Office equipment, furnishings, and supplies	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
40.	Mach., fixt., equip., bus. suppl., tools of trade	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
41.	Inventory	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
42.	Interests in partnerships or joint ventures	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
43.	Customer and mailing lists, or other compilations	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
44.	Any business-related property not already listed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
47.	Farm animals	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
48.	Crops—either growing or harvested	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
49.	Farm/fishing equip., impl., mach., fixt., tools	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
50.	Farm and fishing supplies, chemicals, and feed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
51.	Farm/commercial fishing-related prop. not listed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
53.	Any other property of any kind not already listed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTALS:</b>		<b>\$221,302.00</b>	<b>\$148,551.00</b>	<b>\$89,487.00</b>	<b>\$86,372.00</b>	<b>\$3,115.00</b>

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION**

IN RE: **Sammy Almendarez**  
**Dawn Zavala Almendarez**

CASE NO **17-50011G**

CHAPTER **13**

**SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)**

*Continuation Sheet # 2*

**Surrendered Property:**

The following property is to be surrendered by the debtor. Although this property is NOT exempt, it is NOT considered "non-exempt" for purposes of this analysis. The below listed items are to be returned to the lienholder.

Property Description	Market Value	Lien	Equity
<b><u>Real Property</u></b> (None)			
<b><u>Personal Property</u></b> (None)			
<b>TOTALS:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Non-Exempt Property by Item:**

The following property, or a portion thereof, is non-exempt.

Property Description	Market Value	Lien	Equity	Non-Exempt Amount
<b><u>Real Property</u></b> (None)				
<b><u>Personal Property</u></b>				
Cash on hand	\$100.00		\$100.00	\$100.00
Bank of America	\$5.00		\$5.00	\$5.00
Wells Fargo	\$10.00		\$10.00	\$10.00
Estimated 2016 tax refund	\$3,000.00		\$3,000.00	\$3,000.00
<b>TOTALS:</b>	<b>\$3,115.00</b>	<b>\$0.00</b>	<b>\$3,115.00</b>	<b>\$3,115.00</b>

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION**

IN RE: **Sammy Almendarez  
Dawn Zavala Almendarez**

CASE NO **17-50011G**

CHAPTER **13**

**SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)**

*Continuation Sheet # 3*

<b>Summary</b>	
A. Gross Property Value (not including surrendered property)	<b>\$221,302.00</b>
B. Gross Property Value of Surrendered Property	<b>\$0.00</b>
C. Total Gross Property Value (A+B)	<b>\$221,302.00</b>
D. Gross Amount of Encumbrances (not including surrendered property)	<b>\$148,551.00</b>
E. Gross Amount of Encumbrances on Surrendered Property	<b>\$0.00</b>
F. Total Gross Encumbrances (D+E)	<b>\$148,551.00</b>
G. Total Equity (not including surrendered property) / (A-D)	<b>\$89,487.00</b>
H. Total Equity in surrendered items (B-E)	<b>\$0.00</b>
I. Total Equity (C-F)	<b>\$89,487.00</b>
J. Total Exemptions Claimed	<b>\$86,372.00</b>
K. Total Non-Exempt Property Remaining (G-J)	<b>\$3,115.00</b>

**Fill in this information to identify your case:**

Debtor 1	<b>Sammy</b>		<b>Almendarez</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<b>Dawn</b>	<b>Zavala</b>	<b>Almendarez</b>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>WESTERN DISTRICT OF TEXAS</b>			
Case number (if known)	<b>17-50011G</b>		

☐ Check if this is an amended filing

**Official Form 106D**

**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  
☒ Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

**2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
\$18,722.00	\$8,287.00	\$10,435.00

**2.1**  
**American Credit Acceptance**  
 Creditor's name  
**961 E Main St**  
 Number Street

Describe the property that  
secures the claim:

**2012 Mitsubishi Galant**  
**(approx. 56000 miles)**

**Spartanburg SC 29302**  
 City State ZIP Code

**Who owes the debt? Check one.**

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim relates to a community debt

**As of the date you file, the claim is: Check all that apply.**

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Nature of lien. Check all that apply.**

- ☒ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset)

**Automobile**

Date debt was incurred **05/2016** Last 4 digits of account number **1 0 0 1**

Add the dollar value of your entries in Column A on this page. Write that number here:

**\$18,722.00**

Part 1:	Additional Page	Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
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After listing any entries on this page, number them sequentially from the previous page.

2.2	Describe the property that secures the claim:	\$11,686.00	\$5,700.00	\$5,986.00
<b>American Credit Acceptance</b> Creditor's name <b>961 E Main St</b> Number Street  <b>Spartanburg SC 29302</b> City State ZIP Code Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim relates to a community debt As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <b>Automobile</b> Date debt was incurred <b>03/2015</b> Last 4 digits of account number <b>1 0 0 1</b>				

2.3	Describe the property that secures the claim:	\$4,353.00	\$178,400.00	
<b>Bexar County</b> Creditor's name <b>c/o Don Stecker</b> Number Street <b>Linebarger Goggan Blair &amp; Sampson</b> <b>711 Navarro, Ste. 300</b> <b>San Antonio TX 78205</b> City State ZIP Code Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim relates to a community debt As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input checked="" type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <b>Property Taxes</b> Date debt was incurred Last 4 digits of account number				

Add the dollar value of your entries in Column A on this page. Write that number here:

**\$16,039.00**

Debtor 1

**Sammy**

First Name

Middle Name

**Almendarez**

Last Name

Case number (if known) **17-50011G****Part 1:****Additional Page**

After listing any entries on this page, number them sequentially from the previous page.

**Column A**  
Amount of claim  
Do not deduct the  
value of collateral

**Column B**  
Value of collateral  
that supports this  
claim

**Column C**  
Unsecured  
portion  
if any

**2.4**Describe the property that  
secures the claim:**\$110,372.00****\$178,400.00****Ditech**

Creditor's name

**5119 Duke Field****Attn: Bankruptcy**

Number Street

**PO Box 6172**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Rapid City****SD 57709**

City

State ZIP Code

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset)

**Conventional Real Estate Mortgage**☒ Check if this claim relates  
to a community debtDate debt was incurred **06/2009**Last 4 digits of account number **8 8 5 3****2.5**Describe the property that  
secures the claim:**\$18,436.00****\$18,436.00****Ditech**

Creditor's name

**5119 Duke Field****Attn: Bankruptcy**

Number Street

**PO Box 6172**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Rapid City****SD 57709**

City

State ZIP Code

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset)

**Mortgage arrears**☒ Check if this claim relates  
to a community debtDate debt was incurred **Various**Last 4 digits of account number **8 8 5 3**Add the dollar value of your entries in Column A on this page. Write  
that number here:**\$128,808.00**

**Part 1: Additional Page** After listing any entries on this page, number them sequentially from the previous page.

Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
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**2.6** Describe the property that secures the claim: **Household goods**

**Mega Furniture**  
 Creditor's name  
**2301 SW Military Dr.**  
 Number Street

**San Antonio TX 78244**  
 City State ZIP Code

Who owes the debt? Check one.  
☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.  
☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.  
☒ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset)  
**Purchase Money Secured Interest**

Date debt was incurred **2016** Last 4 digits of account number \_\_\_\_\_

<b>\$3,315.00</b>	<b>\$3,000.00</b>	<b>\$315.00</b>
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**2.7** Describe the property that secures the claim: **5119 Duke Field**

**Spectrum Association Mgmt, LP**  
 Creditor's name  
**17319 San Pedro Suite 318**  
 Number Street

**San Antonio TX 78232**  
 City State ZIP Code

Who owes the debt? Check one.  
☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.  
☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.  
☒ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset)  
**HOA Dues**

Date debt was incurred \_\_\_\_\_ Last 4 digits of account number \_\_\_\_\_

<b>\$103.00</b>	<b>\$178,400.00</b>	
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Add the dollar value of your entries in Column A on this page. Write that number here: **\$3,418.00**

If this is the last page of your form, add the dollar value totals from all pages. Write that number here: **\$166,987.00**

**Fill in this information to identify your case:**

Debtor 1	<b>Sammy</b>		<b>Almendarez</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<b>Dawn</b>	<b>Zavala</b>	<b>Almendarez</b>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>WESTERN DISTRICT OF TEXAS</b>			
Case number (if known)	<b>17-50011G</b>		

☐ Check if this is an amended filing

**Official Form 106E/F**

**Schedule E/F: Creditors Who Have Unsecured Claims**

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with **PRIORITY** claims and Part 2 for creditors with **NONPRIORITY** claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Hold Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims**

1. Do any creditors have priority unsecured claims against you?

- ☐ No. Go to Part 2.  
☒ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If more space is needed for priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

	Total claim	Priority amount	Nonpriority amount
2.1	\$2,600.00	\$2,600.00	\$0.00
<b>Malaise Law Firm</b> Priority Creditor's Name <b>909 NE Loop 410, STE 300</b> Number Street <b>San Antonio TX, 78209</b> City State ZIP Code			
Last 4 digits of account number			
When was the debt incurred?		<b>12/29/2016</b>	
As of the date you file, the claim is: Check all that apply.			
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
Who incurred the debt? Check one.		Type of PRIORITY unsecured claim:	
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another		<input type="checkbox"/> Domestic support obligations <input type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input checked="" type="checkbox"/> Other. Specify	
<input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset?		<b>Attorney fees for this case</b>	
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

**Part 2: List All of Your NONPRIORITY Unsecured Claims**

**3. Do any creditors have nonpriority unsecured claims against you?**

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
☒ Yes

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.**

If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If more space is needed for nonpriority unsecured claims, fill out the Continuation Page of Part 2.

**Total claim**

4.1

**Ad Astra Recovery**

Nonpriority Creditor's Name  
**7330 W 33rd St Ste 118**  
Number Street

Last 4 digits of account number **7 1 0 0**

When was the debt incurred? **10/2013**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Wichita** **KS** **67205**  
City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

**Collecting for - Speedy Cash**

**\$483.00**

4.2

**Ad Astra Recovery**

Nonpriority Creditor's Name  
**7330 W 33rd St Ste 118**  
Number Street

Last 4 digits of account number **4 1 3 4**

When was the debt incurred? **05/2016**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Wichita** **KS** **67205**  
City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

**Collecting for - Speedy Cash**

**\$390.00**

**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

**Total claim**

**4.3** **\$1,177.00**

**Afni**  
Nonpriority Creditor's Name  
**PO Box 3427**  
Number Street

Last 4 digits of account number **5 6 3 4**

When was the debt incurred? **11/2014**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Bloomington** **IL** **61702**  
City State ZIP Code

Type of NONPRIORITY unsecured claim:

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim is for a community debt

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify  
**Collecting for - AT&T Mobility**

Is the claim subject to offset?

- ☒ No  
☐ Yes

**4.4** **\$755.00**

**Broadway Finance**  
Nonpriority Creditor's Name  
**Broadway Finance**  
Number Street  
**1115 SW Military Drive, Suite 102**

Last 4 digits of account number **7 4 1 7**

When was the debt incurred? **11/10/2012**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**San Antonio** **TX** **78221**  
City State ZIP Code

Type of NONPRIORITY unsecured claim:

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim is for a community debt

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify  
**Personal Loan**

Is the claim subject to offset?

- ☒ No  
☐ Yes

**4.5** **\$200.00**

**Business & Professional Services**  
Nonpriority Creditor's Name  
**Attn: Bankruptcy**  
Number Street  
**621 N. Alamo St.**

Last 4 digits of account number **0 8 1 4**

When was the debt incurred? **05/2014**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**San Antonio** **TX** **78215**  
City State ZIP Code

Type of NONPRIORITY unsecured claim:

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim is for a community debt

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify  
**Collecting for - Pathology Reference Lab**

Is the claim subject to offset?

- ☒ No  
☐ Yes

**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

**Total claim**

**4.6**

**\$25.00**

**Business & Professional Services**  
 Nonpriority Creditor's Name  
**Attn: Bankruptcy**  
 Number Street  
**621 N. Alamo St.**

Last 4 digits of account number **0 6 4 0**

When was the debt incurred? **11/2011**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**San Antonio TX 78215**  
 City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

**4.7**

**\$533.00**

**Capital Finance Co.**  
 Nonpriority Creditor's Name  
**216 Broadway**  
 Number Street

Last 4 digits of account number **9 4 2 8**

When was the debt incurred? **04/19/2010**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**San Antonio TX 78205**  
 City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

**4.8**

**\$1,637.00**

**Central Finance**  
 Nonpriority Creditor's Name  
**4400 Fredericksburg Ste102**  
 Number Street

Last 4 digits of account number **3 7 3 8**

When was the debt incurred? **11/27/2009**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**San Antonio TX 78201**  
 City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify  
**Personal Loan**

**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

**Total claim**

**4.9** **\$2,700.00**

**Central Finance**

Nonpriority Creditor's Name

**4400 Fredericksburg Ste102**

Number Street

Last 4 digits of account number

When was the debt incurred? **09/2016**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**San Antonio TX 78201**  
City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify  
**Personal Loan**

**4.10** **\$4,187.00**

**Credit Acceptance**

Nonpriority Creditor's Name

**25505 West 12 Mile Rd**

Number Street

**Suite 3000**

Last 4 digits of account number **7 4 9 2**

When was the debt incurred? **02/2011**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Southfield MI 48034**  
City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify  
**Auto Deficiency**

**4.11** **\$276.00**

**Credit Management, LP**

Nonpriority Creditor's Name

**The Offices of Credit Management, LP**

Number Street

**PO Box 118288**

Last 4 digits of account number **5 9 7 5**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Carrollton TX 75011**  
City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify  
**Collecting for - Time Warner Cable**

**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.12

\$818.00

**ERC/Enhanced Recovery Corp**

Nonpriority Creditor's Name

**8014 Bayberry Rd**

Number Street

Last 4 digits of account number **8 5 0 7**

When was the debt incurred? **07/2014**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Jacksonville FL 32256**  
City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

Collecting for - Sprint

4.13

\$530.00

**ERC/Enhanced Recovery Corp**

Nonpriority Creditor's Name

**8014 Bayberry Rd**

Number Street

Last 4 digits of account number **0 4 3 6**

When was the debt incurred? **01/2014**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Jacksonville FL 32256**  
City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

Collecting for - TMobile

4.14

\$422.00

**ERC/Enhanced Recovery Corp**

Nonpriority Creditor's Name

**8014 Bayberry Rd**

Number Street

Last 4 digits of account number **4 9 8 1**

When was the debt incurred? **05/2014**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Jacksonville FL 32256**  
City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

Collecting for - AT&T

**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

**Total claim**

4.15

**\$326.00**

**ERC/Enhanced Recovery Corp**

Nonpriority Creditor's Name

**8014 Bayberry Rd**

Number Street

Last 4 digits of account number 1 2 6 9

When was the debt incurred? 10/2015

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Jacksonville FL 32256**  
 City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

4.16

**\$809.00**

**JH Portfolio Debt Equities LLC**

Nonpriority Creditor's Name

**5757 Phantom Dr Ste 225**

Number Street

Last 4 digits of account number 8 4 4 8

When was the debt incurred? 03/2015

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Hazelwood MO 63042**  
 City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

Collecting for - **WFC Limited Partnership**

**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

**Total claim**

4.17

**\$1,511.00**

**Midwest Recovery System**

Nonpriority Creditor's Name

**PO Box 899**

Number Street

Last 4 digits of account number **5 6 4 5**

When was the debt incurred? **08/2016**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Florissant MO 63032**

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Original Creditor Name: **FIRST CASH**

4.18

**\$1,684.00**

**Portfolio Recovery**

Nonpriority Creditor's Name

**PO box 41067**

Number Street

Last 4 digits of account number **3 2 3 2**

When was the debt incurred? **12/2011**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Norfolk VA 23541**

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Original Creditor Name: **GE CAPITAL RETAIL BANK**

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

**Factoring Company Account**

**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

**Total claim**

4.19

**\$1,194.00**

**San Antonio Loans**

Nonpriority Creditor's Name

**4535 Fredricksburg Rd St**

Number Street

Last 4 digits of account number **1 4 1 3**

When was the debt incurred? **06/2010**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**San Antonio TX 78201**  
 City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify  
**Personal Loan**

4.20

**\$9,949.00**

**Santander Consumer USA**

Nonpriority Creditor's Name

**PO Box 961245**

Number Street

Last 4 digits of account number **1 0 0 0**

When was the debt incurred? **08/2013**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Ft Worth TX 76161**  
 City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify  
**Auto Deficiency**

4.21

**\$760.00**

**Sun Loan Company**

Nonpriority Creditor's Name

**803 Castroville Rd Ste 3**

Number Street

Last 4 digits of account number **9 3 8 1**

When was the debt incurred? **01/2010**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**San Antonio TX 78237**  
 City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify  
**Personal Loan**

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional parties to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

**Attorney General of the US**

Name  
**Department of Justice**  
Number Street  
**950 Pennsylvania Ave. NW**

**Washington** **DC** **20530**  
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
**Required Notification** ☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Internal Revenue Service**

Name  
**P.O. Box 7346**  
Number Street

**Philadelphia** **PA** **19101-7346**  
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
**Required Notification** ☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Robertson Anschutz Vettors**

Name  
**10333 Richmond Ave, Ste 550**  
Number Street

**Houston** **TX** **77042**  
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
**Attorney for - DiTech** ☐ Part 2: Creditors with Nonpriority Unsecured Claims  
**Financial LLC**

Last 4 digits of account number \_\_\_\_\_

**US Attorney's Office**

Name  
**601 NW Loop 410, Ste 600**  
Number Street

**San Antonio** **TX** **78216**  
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
**Required Notification** ☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**VA Regional Office**

Name  
**Office of District Counsel**  
Number Street  
**2515 Murworth Dr**

**Houston** **TX** **77054**  
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
**Required Notification** ☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only.  
 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

		Total claim
Total claims from Part 1	6a. Domestic support obligations	6a. <u>\$0.00</u>
	6b. Taxes and certain other debts you owe the government	6b. <u>\$0.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c. <u>\$0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. + <u>\$2,600.00</u>
	6e. Total. Add lines 6a through 6d.	6d. <u>\$2,600.00</u>

		Total claim
Total claims from Part 2	6f. Student loans	6f. <u>\$0.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. <u>\$0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. <u>\$0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. + <u>\$30,366.00</u>
	6j. Total. Add lines 6f through 6i.	6j. <u>\$30,366.00</u>

**Fill in this information to identify your case:**

Debtor 1	<u>Sammy</u>		<u>Almendarez</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Dawn</u>	<u>Zavala</u>	<u>Almendarez</u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF TEXAS</u>			
Case number (if known)	<u>17-50011G</u>		

☐ Check if this is an amended filing

**Official Form 106G****Schedule G: Executory Contracts and Unexpired Leases****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?  
☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.  
☒ Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).
2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

2.1 Rent-A-Center  
Name  
803 Castrovilla Rd  
Number Street  
  
San Antonio TX 78237  
City State ZIP Code

Leasing electronics  
Contract to be ASSUMED

**Fill in this information to identify your case:**

Debtor 1	<u>Sammy</u>	<u>Almendarez</u>
	First Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Dawn</u>	<u>Zavala</u>
	First Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF TEXAS</u>		
Case number (if known)	<u>17-50011G</u>	

☐ Check if this is an amended filing

**Official Form 106H**

**Schedule H: Your Codebtors**

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)  
☒ No  
☐ Yes
2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  
☐ No. Go to line 3.  
☒ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?  
☒ No  
☐ Yes
3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on *Schedule D* (Official Form 106D), *Schedule E/F* (Official Form 106E/F), or *Schedule G* (Official Form 106G). Use *Schedule D*, *Schedule E/F*, or *Schedule G* to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

**Fill in this information to identify your case:**

Debtor 1	<b>Sammy</b>		<b>Almendarez</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<b>Dawn</b>	<b>Zavala</b>	<b>Almendarez</b>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<b>WESTERN DISTRICT OF TEXAS</b>		
Case number (if known)	<b>17-50011G</b>		

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

**Official Form 106I**

**Schedule I: Your Income**

**12/15**

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment**

**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status**

**Debtor 1**

- ☒ Employed  
☐ Not employed

**Occupation**

**Driver**

**Employer's name**

**Silver Eagle Distributors, LP**

**Employer's address**

**7777 Washington Ave**  
Number Street

**Debtor 2 or non-filing spouse**

- ☒ Employed  
☐ Not employed

**Collector**

**Cody Cliff Co**

**4400 Fredericksburg Rd**  
Number Street

**Houston TX 77007**  
City State Zip Code

**San Antonio TX 78201**  
City State Zip Code

How long employed there? **14 years**

**1 year**

**Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	<b>\$4,084.14</b>	<b>\$2,267.23</b>
3. Estimate and list monthly overtime pay.	<b>\$0.00</b>	<b>\$0.00</b>
4. Calculate gross income. Add line 2 + line 3.	<b>\$4,084.14</b>	<b>\$2,267.23</b>

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here ..... → 4.	<b>\$4,084.14</b>	<b>\$2,267.23</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. <b>\$798.77</b>	<b>\$409.91</b>
5b. Mandatory contributions for retirement plans	5b. <b>\$0.00</b>	<b>\$0.00</b>
5c. Voluntary contributions for retirement plans	5c. <b>\$203.06</b>	<b>\$0.00</b>
5d. Required repayments of retirement fund loans	5d. <b>\$168.18</b>	<b>\$0.00</b>
5e. Insurance	5e. <b>\$108.14</b>	<b>\$0.00</b>
5f. Domestic support obligations	5f. <b>\$0.00</b>	<b>\$0.00</b>
5g. Union dues	5g. <b>\$0.00</b>	<b>\$0.00</b>
5h. Other deductions. Specify: <b>See continuation sheet</b>	5h. + <b>\$89.46</b>	<b>\$0.00</b>
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. <b>\$1,367.61</b>	<b>\$409.91</b>
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. <b>\$2,716.53</b>	<b>\$1,857.32</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. <b>\$0.00</b>	<b>\$0.00</b>
8b. Interest and dividends	8b. <b>\$0.00</b>	<b>\$0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. <b>\$0.00</b>	<b>\$0.00</b>
8d. Unemployment compensation	8d. <b>\$0.00</b>	<b>\$0.00</b>
8e. Social Security	8e. <b>\$0.00</b>	<b>\$0.00</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. <b>\$0.00</b>	<b>\$0.00</b>
8g. Pension or retirement income	8g. <b>\$0.00</b>	<b>\$0.00</b>
8h. Other monthly income. Specify: <b>1/12 Tax Refund</b>	8h. + <b>\$250.00</b>	<b>\$0.00</b>
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. <b>\$250.00</b>	<b>\$0.00</b>
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. <b>\$2,966.53</b>	<b>\$1,857.32</b>
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:	11. + <b>\$0.00</b>	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.	12. <b>\$4,823.85</b>	<b>\$4,823.85</b>
13. Do you expect an increase or decrease within the year after you file this form? <input checked="" type="checkbox"/> No. <b>None.</b> <input type="checkbox"/> Yes. Explain:		

	For Debtor 1	For Debtor 2 or non-filing spouse
5h. Other Payroll Deductions (details)		
Child Support	\$27.69	
Uniforms	\$3.03	
United Way	\$10.01	
Short Beer	\$28.84	
Short Cash	\$19.89	
Totals:	\$89.46	\$0.00

# Fill in this information to identify your case:

Debtor 1	<u>Sammy</u>	<u>Almendarez</u>
	First Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Dawn</u>	<u>Almendarez</u>
	First Name	Last Name
United States Bankruptcy Court for the:	<u>WESTERN DISTRICT OF TEXAS</u>	
Case number (if known)	<u>17-50011G</u>	

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

## Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

☐ No

☒ Yes. Fill out this information for each dependent.....

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
<u>Daughter</u>	<u>18</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>Daughter</u>	<u>9</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>Daughter</u>	<u>8</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>Daughter</u>	<u>11 month</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
		<input type="checkbox"/> No <input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No  
☐ Yes

### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$1,136.00

If not included in line 4:

4a. Real estate taxes

4a. \_\_\_\_\_

4b. Property, homeowner's, or renter's insurance

4b. \_\_\_\_\_

4c. Home maintenance, repair, and upkeep expenses

4c. \$50.00

4d. Homeowner's association or condominium dues

4d. \$35.00

Debtor 1 **Sammy** **Almendarez**  
First Name Middle Name Last Name

Case number (if known) **17-50011G**

Your expenses

5. **Additional mortgage payments for your residence, such as home equity loans** 5. \_\_\_\_\_
6. **Utilities:**
- 6a. Electricity, heat, natural gas 6a. \$230.00
- 6b. Water, sewer, garbage collection 6b. \$60.00
- 6c. Telephone, cell phone, Internet, satellite, and cable services (See continuation sheet(s) for details) 6c. \$300.00
- 6d. Other. Specify: \_\_\_\_\_ 6d. \_\_\_\_\_
7. **Food and housekeeping supplies** (See continuation sheet(s) for details) 7. \$730.00
8. **Childcare and children's education costs** 8. \$320.00
9. **Clothing, laundry, and dry cleaning** 9. \$25.00
10. **Personal care products and services** 10. \$40.00
11. **Medical and dental expenses** 11. \_\_\_\_\_
12. **Transportation.** Include gas, maintenance, bus or train fare. Do not include car payments. 12. \$180.00
13. **Entertainment, clubs, recreation, newspapers, magazines, and books** 13. \$40.00
14. **Charitable contributions and religious donations** 14. \_\_\_\_\_
15. **Insurance.**  
Do not include insurance deducted from your pay or included in lines 4 or 20.
- 15a. Life insurance 15a. \_\_\_\_\_
- 15b. Health insurance 15b. \_\_\_\_\_
- 15c. Vehicle insurance 15c. \$220.00
- 15d. Other insurance. Specify: \_\_\_\_\_ 15d. \_\_\_\_\_
16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.  
Specify: \_\_\_\_\_ 16. \_\_\_\_\_
17. **Installment or lease payments:**
- 17a. Car payments for Vehicle 1 17a. \_\_\_\_\_
- 17b. Car payments for Vehicle 2 17b. \_\_\_\_\_
- 17c. Other. Specify: **Rent A Center** 17c. \$182.00
- 17d. Other. Specify: \_\_\_\_\_ 17d. \_\_\_\_\_
18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).** 18. \_\_\_\_\_
19. **Other payments you make to support others who do not live with you.**  
Specify: \_\_\_\_\_ 19. \_\_\_\_\_

Debtor 1 **Sammy** **Almendarez**  
First Name Middle Name Last Name

Case number (if known) **17-50011G**

**20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property	20a.	
20b. Real estate taxes	20b.	
20c. Property, homeowner's, or renter's insurance	20c.	
20d. Maintenance, repair, and upkeep expenses	20d.	
20e. Homeowner's association or condominium dues	20e.	

21. Other. Specify: **See continuation sheet** 21. + **\$100.85**

**22. Calculate your monthly expenses.**

22a. Add lines 4 through 21.	22a.	<b>\$3,648.85</b>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.	22b.	
22c. Add line 22a and 22b. The result is your monthly expenses.	22c.	<b>\$3,648.85</b>

**23. Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	<b>\$4,823.85</b>
23b. Copy your monthly expenses from line 22c above.	23b.	<b>\$3,648.85</b>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c.	<b>\$1,175.00</b>

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes.

Explain here:

**When Rent A Center payment ends in 2018, said amount will be absorbed into the budget.**

Debtor 1 **Sammy** **Almendarez**  
First Name Middle Name Last Name

Case number (if known) **17-50011G**

6c. Telephone, cell phone, Internet, satellite, and cable services (details):

Cable/Internet	\$190.00
Cell Phone	\$110.00
Total:	<b>\$300.00</b>

7. Food and housekeeping supplies (details):

Groceries	\$650.00
Toiletries, Cleaning Supplies, Etc.	\$80.00
Total:	<b>\$730.00</b>

21. Other. Specify:

Baby Expenses	\$100.00
Rounding factor	\$0.85
Total:	<b>\$100.85</b>

Fill in this information to identify your case:

Debtor 1	<u>Sammy</u>	<u>Almendarez</u>
	First Name	Last Name
	<u></u>	<u></u>
	Middle Name	
Debtor 2	<u>Dawn</u>	<u>Almendarez</u>
(Spouse, if filing)	First Name	Last Name
	<u>Zavala</u>	<u></u>
	Middle Name	
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF TEXAS</u>		
Case number	<u>17-50011G</u>	
(if known)		

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X

Sammy Almendarez  
Sammy Almendarez, Debtor 1

Date

JAN 09 2017

MM / DD / YYYY

X

Dawn Zavala Almendarez  
Dawn Zavala Almendarez, Debtor 2

Date

JAN 09 2017

MM / DD / YYYY

**Fill in this information to identify your case:**

Debtor 1	<u>Sammy</u>		<u>Almendarez</u>
	First Name	Middle Name	Last Name
Debtor 2	<u>Dawn</u>	<u>Zavala</u>	<u>Almendarez</u>
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF TEXAS</u>			
Case number (if known)	<u>17-50011G</u>		

☐ Check if this is an amended filing

**Official Form 107****Statement of Financial Affairs for Individuals Filing for Bankruptcy****04/16**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Give Details About Your Marital Status and Where You Lived Before**

1. What is your current marital status?  
☒ Married  
☐ Not married
2. During the last 3 years, have you lived anywhere other than where you live now?  
☒ No  
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.
3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?  
(Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  
☒ No  
☐ Yes. Make sure you fill out *Schedule H: Your Creditors* (Official Form 106H).

## Part 2: Explain the Sources of Your Income

**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No  
☒ Yes. Fill in the details.

	Debtor 1	Debtor 2
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of the current year until the date you filed for bankruptcy:	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$0.00</b> <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
For the last calendar year: (January 1 to December 31, <u>2016</u> ) YYYY	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$49,010.00</b> <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
For the calendar year before that: (January 1 to December 31, <u>2015</u> ) YYYY	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$53,873.00</b> <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are in a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No  
☒ Yes. Fill in the details.

	Debtor 1	Debtor 2
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
From January 1 of the current year until the date you filed for bankruptcy:		
For the last calendar year: (January 1 to December 31, <u>2016</u> ) YYYY		
For the calendar year before that: (January 1 to December 31, <u>2015</u> ) YYYY	<b>Gambling winnings</b>	<b>\$3,731.00</b>

### Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?

☐ No. Go to line 7.

- ☐ Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☒ No. Go to line 7.

- ☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

**7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

*Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations such as child support and alimony.

☒ No

☐ Yes. List all payments to an insider.

**8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

☐ No

☒ Yes. List all payments that benefited an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
<b>Cheyenne Almendarez</b>		<b>\$840.00</b>	<b>\$0.00</b>	<b>Paying daughter's personal loan</b>
Insider's name	<b>June - Nov 2016</b>			
<b>5119 Duke Field</b>				
Number Street				
<b>San Antonio</b>	<b>TX</b>	<b>78227</b>		
City	State	ZIP Code		

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures**

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?  
List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.
- ☒ No  
☐ Yes. Fill in the details.
10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?  
Check all that apply and fill in the details below.
- ☒ No. Go to line 11.  
☐ Yes. Fill in the information below.
11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?
- ☒ No  
☐ Yes. Fill in the details.
12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?
- ☒ No  
☐ Yes

**Part 5: List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?
- ☒ No  
☐ Yes. Fill in the details for each gift.
14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?
- ☒ No  
☐ Yes. Fill in the details for each gift or contribution.

**Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?
- ☒ No  
☐ Yes. Fill in the details.

**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required for your bankruptcy.

- ☐ No  
☒ Yes. Fill in the details.

Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
<b>Malaise Law Firm</b>	<b>Attorney fee \$1,000</b>		
	<b>Filing fee \$310</b>		
<b>909 NE Loop 410, STE 300</b>	<b>Credit report \$70</b>	<b>01/05/2017</b>	<b>\$1,422.00</b>
Number Street	<b>Credit counseling \$22</b>		
<b>San Antonio TX, 78209</b>	<b>Financial management \$20</b>		

City State ZIP Code

Email or website address

Person Who Made the Payment, if Not You

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- ☒ No  
☐ Yes. Fill in the details.

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☒ No  
☐ Yes. Fill in the details.

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

- ☒ No  
☐ Yes. Fill in the details.

**Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?  
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.
- ☒ No  
☐ Yes. Fill in the details.
21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?
- ☒ No  
☐ Yes. Fill in the details.
22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?
- ☒ No  
☐ Yes. Fill in the details.

**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.
- ☒ No  
☐ Yes. Fill in the details.

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substance, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar item.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?
- ☒ No  
☐ Yes. Fill in the details.

Debtor 1 **Sammy** **Almendarez** Case number (if known) **17-50011G**  
First Name Middle Name Last Name

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No  
☐ Yes. Fill in the details.

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No  
☐ Yes. Fill in the details.

### Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)  
☐ A partner in a partnership  
☐ An officer, director, or managing executive of a corporation  
☐ An owner of at least 5% of the voting or equity securities of a corporation

- ☒ No. None of the above applies. Go to Part 12.  
☐ Yes. Check all that apply above and fill in the details below for each business.

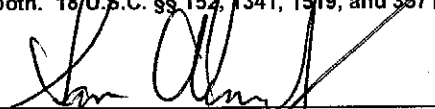
28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☐ No  
☐ Yes. Fill in the details below.

Debtor 1 Sammy Almendarez Case number (if known) 17-50011G  
First Name Middle Name Last Name

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X   
Sammy Almendarez, Debtor 1  
Date JAN 09 2017

X   
Dawn Zavala Almendarez, Debtor 2  
Date JAN 09 2017

Did you attach additional pages to Your *Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No  
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No  
☐ Yes. Name of person \_\_\_\_\_

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION

IN RE: **Sammy Almendarez**  
**Dawn Zavala Almendarez**


CASE NO 17-50011G

CHAPTER 13

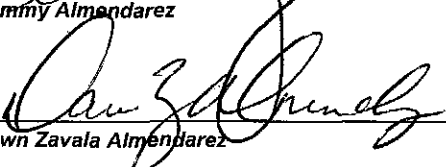
**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date JAN 09 2017

Signature   
Sammy Almendarez

Date JAN 09 2017

Signature   
Dawn Zavala Almendarez

Ad Astra Recovery  
7330 W 33rd St Ste 118  
Wichita, KS 67205

Afni  
PO Box 3427  
Bloomington, IL 61702

American Credit Acceptance  
961 E Main St  
Spartanburg, SC 29302

Attorney General of the US  
Department of Justice  
950 Pennsylvania Ave. NW  
Washington, DC 20530

Bexar County  
c/o Don Stecker  
Linebarger Goggan Blair & Sampson  
711 Navarro, Ste. 300  
San Antonio, TX 78205

Broadway Finance  
Broadway Finance  
1115 SW Military Drive, Suite 102  
San Antonio, TX 78221

Business & Professional Services  
Attn: Bankruptcy  
621 N. Alamo St.  
San Antonio, TX 78215

Capital Finance Co.  
216 Broadway  
San Antonio, TX 78205

Central Finance  
4400 Fredericksburg Ste102  
San Antonio, TX 78201

Credit Acceptance  
25505 West 12 Mile Rd  
Suite 3000  
Southfield, MI 48034

Credit Management, LP  
The Offices of Credit Management, LP  
PO Box 118288  
Carrollton, TX 75011

Ditech  
Attn: Bankruptcy  
PO Box 6172  
Rapid City, SD 57709

ERC/Enhanced Recovery Corp  
8014 Bayberry Rd  
Jacksonville, FL 32256

Internal Revenue Service  
P.O. Box 7346  
Philadelphia, PA 19101-7346

JH Portfolio Debt Equities LLC  
5757 Phantom Dr Ste 225  
Hazelwood, MO 63042

Mega Furniture  
2301 SW Military Dr.  
San Antonio, TX 78244

Midwest Recovery System  
PO Box 899  
Florissant, MO 63032

Portfolio Recovery  
PO box 41067  
Norfolk, VA 23541

Rent-A-Center  
803 Castroville Rd  
San Antonio, TX 78237

Robertson Anschutz Vettters  
10333 Richmond Ave, Ste 550  
Houston, TX 77042

San Antonio Loans  
4535 Fredricksburg Rd St  
San Antonio, TX 78201

Santander Consumer USA  
PO Box 961245  
Ft Worth, TX 76161

Spectrum Association Mgmt, LP  
17319 San Pedro Suite 318  
San Antonio, TX 78232

Sun Loan Company  
803 Castroville Rd Ste 3  
San Antonio, TX 78237

US Attorney's Office  
601 NW Loop 410, Ste 600  
San Antonio, TX 78216

VA Regional Office  
Office of District Counsel  
2515 Murworth Dr  
Houston, TX 77054

### Fill in this information to identify your case:

Debtor 1 Sammy Almendarez  
 First Name Middle Name Last Name

Debtor 2 Dawn Zavala Almendarez  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF TEXAS

Case number 17-50011G  
 (if known)

### Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- ☒ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- ☐ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- ☒ 3. The commitment period is 3 years.
- ☐ 4. The commitment period is 5 years.

☐ Check if this is an amended filing

### Official Form 122C-1

## Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

### Part 1: Calculate Your Average Monthly Income

1. What is your marital and filing status? Check one only.

- ☐ Not married. Fill out Column A, lines 2-11.
- ☒ Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$3,240.05	\$2,253.97
3. Alimony and maintenance payments. Do not include payments from a spouse.	\$0.00	\$0.00
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.	\$0.00	\$0.00
5. Net income from operating a business, profession, or farm		
	Debtor 1	Debtor 2
Gross receipts (before all deductions)	\$0.00	\$0.00
Ordinary and necessary operating expenses	\$0.00	\$0.00
Net monthly income from a business, profession, or farm	\$0.00	\$0.00
	Copy here →	\$0.00

Debtor 1 Sammy Almendarez  
First Name Middle Name Last Name

Case number (if known) 17-50011G

Column A  
Debtor 1

Column B  
Debtor 2 or  
non-filing spouse

**6. Net income from rental and other real property**

	Debtor 1	Debtor 2
Gross receipts (before all deductions)	<u>\$0.00</u>	<u>\$0.00</u>
Ordinary and necessary operating expenses	<u>\$0.00</u>	<u>\$0.00</u>
Net monthly income from rental or other real property	<u>\$0.00</u>	<u>\$0.00</u>

Copy here → \$0.00 \$0.00

**7. Interest, dividends, and royalties**

\$0.00 \$0.00

**8. Unemployment compensation**

\$0.00 \$0.00

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: .....↓

For you..... \$0.00

For your spouse..... \$0.00

**9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act.

\$0.00 \$0.00

**10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.

.....  
.....

Total amounts from separate pages, if any.

+ \$3,240.05 + \$2,253.97 = \$5,494.02

**11. Calculate your total average monthly income.**

Add lines 2 through 10 for each column.

Then add the total for Column A to the total for Column B.

Total average  
monthly income

**Part 2: Determine How to Measure Your Deductions from Income**

**12. Copy your total average monthly income from line 11.** ..... \$5,494.02

**13. Calculate the marital adjustment.** Check one:

- ☐ You are not married. Fill in 0 below.  
☒ You are married and your spouse is filing with you. Fill in 0 below.  
☐ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

.....  
.....  
.....

Total..... \$0.00 Copy here → \$0.00

**14. Your current monthly income.** Subtract the total in line 13 from line 12.

\$5,494.02

**15. Calculate your current monthly income for the year.** Follow these steps:

15a. Copy line 14 here → ..... **\$5,494.02**  
 Multiply line 15a by 12 (the number of months in a year). **X 12**  
 15b. The result is your current monthly income for the year for this part of the form. **\$65,928.24**

**16. Calculate the median family income that applies to you.** Follow these steps:

16a. Fill in the state in which you live. **Texas**  
 16b. Fill in the number of people in your household. **6**  
 16c. Fill in the median family income for your state and size of household. **\$92,685.00**  
 To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**17. How do the lines compare?**

- 17a. ☒ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out Calculation of Your Disposable Income (Official Form 122C-2).  
 17b. ☐ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2).** On line 39 of that form, copy your current monthly income from line 14 above.

**Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)**

**18. Copy your total average monthly income from line 11.** ..... **\$5,494.02**

**19. Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a. .... **\$0.00**  
 19b. Subtract line 19a from line 18. **\$5,494.02**

**20. Calculate your current monthly income for the year.** Follow these steps:

20a. Copy line 19b ..... **\$5,494.02**  
 Multiply by 12 (the number of months in a year). **X 12**  
 20b. The result is your current monthly income for the year for this part of the form. **\$65,928.24**  
 20c. Copy the median family income for your state and size of household from line 16c. **\$92,685.00**

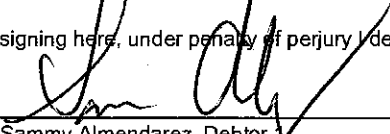
**21. How do the lines compare?**

- ☒ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. **Go to Part 4.**  
☐ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. **Go to Part 4.**

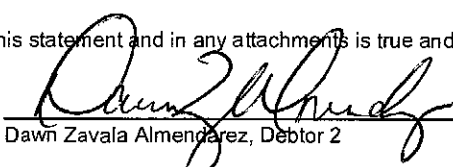
Debtor 1 Sammy Almendez Case number (if known) 17-50011G  
First Name Middle Name Last Name

**Part 4: Sign Below**

By signing here, under penalty of perjury, I declare that the information on this statement and in any attachments is true and correct.

X   
Sammy Almendez, Debtor 1

Date JAN 09 2017  
MM / DD / YYYY

X   
Dawn Zavala Almendez, Debtor 2

Date JAN 09 2017  
MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

## Current Monthly Income Calculation Details

In re: **Sammy Almendarez**  
**Dawn Zavala Almendarez**

Case Number: **17-50011G**

Chapter: **13**

### 2. Gross wages, salary, tips, bonuses, overtime and commissions.

Debtor or Spouse's Income	Description (if available)						
	6 Months Ago	5 Months Ago	4 Months Ago	3 Months Ago	2 Months Ago	Last Month	Avg. Per Month
<b><u>Debtor</u></b>	<b><u>Silver Eagle Distributors</u></b>						
	\$4,153.58	\$970.08	\$516.43	\$4,553.27	\$4,531.97	\$4,714.94	<b>\$3,240.05</b>
<b><u>Spouse</u></b>	<b><u>Cody Cliff Co</u></b>						
	\$2,760.39	\$2,469.95	\$2,169.25	\$2,146.01	\$1,594.75	\$2,383.47	<b>\$2,253.97</b>